

Information to identify the case:

Debtor 1:	Alyssa N Janvrin			Social Security number or ITIN: xxx-xx-6744
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	Eastern District of Missouri			Date case filed in chapter: 13 3/20/23
Case number:	23-40934			Date case converted to chapter: 7 5/11/23

Official Form 309A (For Individuals or Joint Debtors)

Order and Notice of Chapter 7 Bankruptcy Case

01/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, telephone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights, consult an attorney.

The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alyssa N Janvrin	
2. All other names used in the last 8 years	aka Alyssa N Terry	
3. Address	900 S Second St De Soto, MO 63020	
4. Debtor's attorney Name and address	William H. Ridings Jr. Ridings Law Firm 2510 S. Brentwood Blvd, Ste. 205 St. Louis, MO 63144	Contact phone: (314) 968-1313 Email: ridingslaw2003@yahoo.com
5. Bankruptcy trustee Name and address	David A. Sosne David A. Sosne, Trustee 903 S. Lindbergh Suite 200 St. Louis, MO 63131-2934	Contact phone: 314-991-4999 Email: dastrustee@summerscomptonwells.com

For more information, see page 2 >

Debtor Alyssa N Janvrin

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov . 111 South Tenth Street Fourth Floor St. Louis, MO 63102 Telephone number: (314) 244-4500 McVCIS: 1-866-222-8029, #87 Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.		
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 13, 2023 at 10:30 AM	Location: Call 1-866-819-1785. Once prompted, enter 2289181. For more details see, www.moeb.uscourts.gov/341meetings
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Important Deadlines The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under §727(a)(8) or (9).	Filing deadline: August 14, 2023 The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.	
10. Proof of claim	Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)).	Filing Deadline: July 20, 2023 No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
11. Foreign Creditors	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.	

For more information, see page 3 >

Debtor Alyssa N Janvrin

13. Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors.
14. Domestic Support Obligation – Child Support	The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such notice from the trustee.

So Ordered:

United States Bankruptcy Court Judge

Date: May 12, 2023

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at <https://ecf.moeb.uscourts.gov>. **This Court requires all attorneys to file electronically through CM/ECF.** You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.uscourts.gov. Case status information is available 24 hours a day by contacting **McVCIS (Multi-Court Voice Case Information System)** or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: <https://www.moeb.uscourts.gov>.

Debtor information needed prior to the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee prior to the start of the meeting of creditors. Copies may be provided through debtor's counsel or directly to the presiding trustee if unrepresented. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

For more information from the Office of the U.S. Trustee regarding verification of debtor identification and telephone guidelines, please visit the Bankruptcy Court's website at: <https://www.moeb.uscourts.gov/341meetings>

In re:

Alyssa N Janvrin

Debtor

Case No. 23-40934-kss

Chapter 7

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: May 12, 2023

Form ID: 309ATele

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db	+ Alyssa N Janvrin, 900 S Second St, De Soto, MO 63020-2304
25342121	+ Brookshire Village MO LLC, Attn: Floyd Norrick, Atty, PO Box 800, Hillsboro, MO 63050-0800
25342123	+ Christian Janvrin, 900 S Second St, De Soto, MO 63020-2304
25342126	+ Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
25342131	+ General Credit Acceptance Company, LLC, c/o Miller and Steeno, PC, 13690 Riverport Drive, Suite 250, Maryland Heights, MO 63043-4846
25342135	+ Mercy, PO Box 505381, Saint Louis, MO 63150-5381

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ridingslaw2003@yahoo.com	May 12 2023 22:36:00	William H. Ridings, Jr., Ridings Law Firm, 2510 S. Brentwood Blvd, Ste. 205, St. Louis, MO 63144
tr	EDI: QDASOSNE.COM	May 13 2023 02:21:00	David A. Sosne, David A. Sosne, Trustee, 903 S. Lindbergh, Suite 200, St. Louis, MO 63131-2934
ust	+ Email/Text: ustpregion13.sl.ecf@usdoj.gov	May 12 2023 22:37:00	Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127
25342120	+ Email/Text: EBNProcessing@afni.com	May 12 2023 22:37:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
25342122	+ EDI: CRFRSTNA.COM	May 13 2023 02:21:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
25344953	EDI: CRFRSTNA.COM	May 13 2023 02:21:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
25342124	+ EDI: WFNNB.COM	May 13 2023 02:21:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25342125	+ EDI: WFNNB.COM	May 13 2023 02:21:00	Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
25342127	+ Email/Text: accountservices@consumercollection.com	May 12 2023 22:37:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
25342128	Email/Text: michaela.gaddy@emoneyusa.com	May 12 2023 22:36:00	eMoneyUSA, Attn: Bankruptcy, 8700 State Line Rd , Ste 350, Leawood, KS 66206
25342129	+ EDI: AMINFOFP.COM	May 13 2023 02:21:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
25342132	+ EDI: IRS.COM	May 13 2023 02:21:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25342133	+ Email/Text: jmodray@jeffcomo.org	May 12 2023 22:36:00	Jefferson County Collector of Revenue, Collector of Revenue, 729 Maple St, Hillsboro, MO 63050-4317
25342134	+ Email/Text: PBNCNotifications@perituservices.com		

25345098	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 22:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
25342277	+ Email/Text: ecfnotices@dor.mo.gov	May 12 2023 22:49:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25342136	+ Email/Text: ecfnotices@dor.mo.gov	May 12 2023 22:36:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25342137	+ Email/Text: bankruptcy@ncaks.com	May 12 2023 22:36:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25342138	+ Email/Text: opportunitynotices@gmail.com	May 12 2023 22:36:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
25355297	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 22:37:00	Opploans/feb, Attn: Bankruptcy Dept, 130 East Randolph Street Suite 3400, Chicago, IL 60601-6379
25342139	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 22:49:51	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25342278	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	May 12 2023 22:49:36	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
25358424	Email/Text: EDBKNotices@ecmc.org	May 12 2023 22:36:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102
		May 12 2023 22:36:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25342130	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
David A. Sosne	dastrustee@summerscomptonwells.com dsosne@ecf.axosfs.com
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com

District/off: 0865-4

Date Rcvd: May 12, 2023

Form ID: 309ATele

Total Noticed: 29

Office of US Trustee

USTPRegion13.SL.EDCF@USDOJ.gov

William H. Ridings, Jr.

on behalf of Debtor Alyssa N Janvrin ridingslaw2003@yahoo.com

TOTAL: 4